

A Boomerang.

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"My dear," said Tom Weston to his wife, "I have a note this morning from Jim Atterbury asking an invitation for his special friend, the Hon. Donald Chesterton, a younger son or something of a British lord. Please send him a bid."

"Donald Chesterton? I never heard Mr. Atterbury speak of having friends among the British aristocracy."

The function referred to was a large dinner and cotillion to be given by Mrs. Weston. Atterbury was Mr. Weston's bosom friend and was privileged to ask of the Westons for what he chose. The invitation was sent, and when the evening came round Atterbury brought his friend to the dinner. Chesterton had mild blue eyes, soft flaxen hair parted in the middle and a cameo cut smooth shaven face. He wore the usual British monocle.

"My friend Chesterton," said Atterbury, introducing him and at the same time slapping him on the back familiarly, "doesn't consider himself a ladies' man. He loves to roam, now hunting in Chicago—beg pardon, I mean Africa—and now doing battle with the clubbers of Philadelphia—I mean the pirates of the Malay archipelago."

"What's the matter with your tongue, Jim?" asked Weston. "Did you drop in at the club for refreshment on your way over?"

"Nothing the matter, I assure you. I only wish to say that, Chesterton being more at home in the open than shut up, even in a fine house, Mrs. Weston had better take him under her wing at dinner. He doesn't fly for young ladies."

There was considerable disappointment among the women guests that the Hon. Mr. Chesterton should have been retained by the hostess. But that lady gave out that, like many men of the British nobility, the young man was a sportsman and a man's man rather than a woman's man. He said little and seemed to be keeping his eye on his introducer as though he didn't feel at ease on American ground and among American customs.

"Wake up, Chesterton," said Atterbury from across the table. "We Americans, of course, are Americans, but we're not so dreadfully different from your London smart set."

Chesterton forced a smile, but looked as if he would prefer shooting lions to being ogled by women. When the dinner was over and the guests were forming for the cotillion Atterbury took pity on his protegee.

"Chesterton," he said to Mrs. Weston, "hates the cotillion. You see, when at home he's obliged to do things he doesn't like. He's danced so much at balls in London that he doesn't want any of it in America. I'm going to take him up into the den and let him smoke."

The two men went upstairs. Later Atterbury went down and asked if Chesterton was dancing. Chesterton, he was told, had not come down. Atterbury said Chesterton had left him for a moment some time before and had not returned. The missing man was not to be found. Atterbury seemed worried. He finally told Mrs. Weston that Chesterton, bored as he was by social functions, had probably taken French leave. When the guests were gone Atterbury took Weston aside and said:

"Do you remember our talk some months ago about the effect of dress on people's appearance?"

"Yes."

"And I bet you a hundred dollars that before the winter was over I'd palm off on you a jail bird?"

"Yes."

"Well, I've done it."

"How? When?"

"This fellow Chesterton is no British swell at all. His mug is in the rogues' gallery. I brought him here expecting to keep an eye on him. Somehow or another he managed to give me the slip and—"

"Tom," called Mrs. Weston, "come up here at once. We've been robbed."

The two men looked at each other. Atterbury turned pale. Weston's face changed from interest in the story to interest in what Mrs. Weston was saying, then he ran upstairs.

When he came down he found his friend waiting for him. "You've won your bet, old man, but at considerable cost. All the jewelry that was in a box on my wife's bureau drawer has disappeared. It couldn't be replaced for \$5,000."

There was a constrained pause.

"Well," said Atterbury as soon as he could recover from the shock, "we'll telephone the police. I'll mail you a check tonight for \$5,000. If the stuff is found you can return the amount."

The police were telephoned and soon got on the track of the Hon. Mr. Chesterton, alias Foxey Pete, alias Zeb Nipper and a number of other aliases. He was eventually caught and the jewelry restored. Mr. and Mrs. Weston went to see him in prison garb and for some time would not believe that he was the same man who looked so aristocratic in Atterbury's cast off evening dress.

Weston offered to pay the bet, but Atterbury declined to receive it, and when his friend renewed the offer Atterbury told him if he ever spoke of it again he would cut his acquaintance. Mrs. Weston had many inquiries concerning the handsome Britisher, to all of which she replied that at last accounts he was fighting elephants in India. Weston avers that the gentleman is just now having an engagement with bars.

GREAT GAIN BY NATIONAL LIFE

Pres. DeBoer Declares 1908 Co.'s Most Prosperous Year.

A STRONG STATEMENT

Expenses Have Been Reduced, Mortality Was Very Favorable, and Earnings from Investment the Largest of 59 Years.

Montpelier, Jan. 7.—The National Life Insurance company has issued its 59th annual statement, declared by its president to represent the most prosperous year in its entire history. Expenses have been reduced, the mortality was very favorable, and the earnings from investment the largest of any year. Insurance outstanding amounts to \$154,147,843. The insurance issued and paid for during 1908 equaled \$16,139,921. During the past year the company's income from premiums was \$5,338,628.08; from interest and rents, \$1,915,855.10; from annuities, \$446,453.48; from other sources, \$67,001.00; a total of \$7,768,937.66, of which \$3,248,000.37 was saved and added to the permanently invested assets for policyholders' use.

Protective Service. There was paid to policyholders during 1908 the sum of \$3,457,487.02, of which the detail is as follows: claims by death, \$1,483,987.32; dividends, \$279,808.14; annuities, \$285,303.86; matured endowments, \$554,641.73; cash surrenders, \$884,145.97. In addition to what precedes, the company loaned to its members on the collateral of their policies \$1,588,303.14, bringing the total of such loans outstanding up to \$5,476,012.47. In connection with its liberal system of restorations, increases and exchange of policies, the company handled transactions for its members during the past year amounting to \$1,480,451.

Gross assets on December 31, 1908, amounted to \$44,093,965.04, of which the main items are bonds (entirely of the federal, state, county and municipal character) \$16,418,211.24; mortgage loans (first liens) \$17,421,651.85; loans to policyholders, including premium notes, \$7,106,741.78; and cash, \$1,128,714.09. The company has no investments in collateral loans, stocks, railroad securities or corporation bonds of any kind, limiting its investments strictly to municipal bonds and mortgages. Outside of its office buildings in Montpelier and Boston, which are listed together at \$250,000, it owns but \$200,000 of real estate, which is probably the smallest holding of that nature by any life insurance company of any size in the United States. The vigorous and healthy character of its assets are indicated in report by the fact that not a dollar of due interest remained unpaid on the entire holding of bonds, and only \$4,198 of due interest remained unpaid on mortgage account.

Conservative Accounting. The total liabilities of the company, including insurance, annuity, extra, and trust fund reserves and all other items on account of policyholders, amount to \$30,000,528.80, but in addition to this amount the company includes in its statement of liabilities, which are all computed on market values and full statutory reserves, the sum of all dividends payable in 1908, namely, \$536,010.05, and \$205,721.74, representing all other accrued or due liability. In this latter amount is included taxes payable by the company during the current year, namely \$142,190.68. The state of the company is therefore made peculiarly strong in that all calculations of asset values are made on a market basis, while policy reserves comply with every known legal requirement in the United States. At the same time liability account is charged with all known due and accrued items, including all taxes and all dividends payable in 1909. This differs from a practice which is quite common and which treats taxes as a current disbursement and dividends as an item to be carried over as a whole or in part, after the date of their declaration, when in fact they are already a lien upon the assets of a company.

Substantial Gains. The company made the following gains in growth and strength during 1908, a year of peculiar competition and change in state laws throughout the business world. In insurance outstanding the gain was \$2,308,000; in gross assets, \$3,681,000; in gross surplus, including credits on deferred surplus insurance, \$980,000; in general surplus, \$755,000, practically an increase of 100 per cent., while the number of policies was advanced to 78,394 on a paid-for basis, and to 80,151 on an issued basis, the new issues being represented by 5,790 policies and \$18,047,227.21 of insurance. These figures signify that the company earned over and above its actuarial assumptions a surplus of over \$100,000 per month and that it disposes of said earnings by increasing the total dividends to be paid in 1909 by over 100 per cent., as compared with 1908, and increases its general surplus account in the same degree, while at the same time it augments all credits on account of deferred surplus insurance by a quarter of a million.

This analysis of the statement discloses the interesting fact that from the standpoint of statutory reserves, of asset values, of accounting for liability and

A Skin of Beauty is a Joy Forever.

D. R. Felix Gouraud's Oriental Cream or Magical Beautifier.

Removes Tan, Pimples, Freckles, and all skin blemishes, and gives a soft, smooth, and glowing complexion. It is the best of all skin preparations. For sale by all druggists and beauticians. Price 25c. per box. Write for free trial box to D. R. Felix Gouraud, 37 Grand Street, New York.



When you happen upon

a loaf of bread that tastes "like more," it's most certain that the flour is responsible.

It's safe to assume nine times in ten that the name of that Flour is

Ceresota

of treating all policy accounts, the company is destined to enjoy at an early date, if it does not already, the distinction of giving the most effective as well as the most economical life insurance service to be had.

Salient Facts.

The details of the company's statement disclose the following facts of interest and public value: that the total cash in office on December 31, 1908, amounted to only \$701,530, while its bank deposits in different cities of the United States equaled \$1,128,013.10, a total cash of \$1,829,543.20. In its banking business the company secures the service of collections, transfers and convenient investment, while at the same time it has the benefit of an interest earning on daily balance. During 1908 it secured the negotiation of all its varied transactions by bank and through the use of checks and at the same time earned an interest return of \$17,985.04. At the close of 1908 the investment engagements exceeded the company's bank balances, thus providing for as prompt and serviceable investment of available moneys as all business conditions admit. The due interest unpaid amounted to less than an expressible sum, computed on investments outstanding. The valuation of assets was made on market conditions and as carried into value exceeded the par of the bonds owned by \$1,535, a valuation regarded below the market, as usually valued, but entirely proper in a conservative accounting of life insurance funds. Over half of the company's business is now being carried on a 3 per cent. interest assumption.

The experience for the year 1908 discloses a reduction in expense account, an increase in earnings from investment and a very large reduction in net death claims, the experience in the latter part being unusually favorable and indicative of very excellent work in medical selection. These items, coupled with an appreciation in bond values, explain the large gains made by the company, of which 95 per cent. accrued to the benefit of the company's membership. It is altogether a definite advance in service for the insured.

Administration.

The officers of the company during the past year were: Joseph A. DeBoer, president; James T. Phelps, vice-president, deceased December 8, 1908; James B. Estes, second vice-president; O. D. Clark, secretary; H. M. Cutler, treasurer; Dr. A. B. Bisbee, medical director; Clarence E. Moulton, actuary; F. A. Howland, counsel; Dr. E. A. Colton, assistant medical director; George Briggs, E. A. Dwinell, F. M. Bryan, inspectors. The directors of the company are: George Briggs, William P. Dillingham, Joseph A. DeBoer, J. G. McCullough, H. M. Cutler, James B. Estes, William W. Sweeney, James L. Martin, George H. Olmsted, Fletcher D. Proctor, Charles P. Smith and E. A. Howland. The annual meeting of the company occurs at the home office on an English, January 19, 1909. Every policyholder is entitled to vote at said meeting, the number of votes being regulated by the amount of his insurance, namely, one vote for each \$1,000 or fraction thereof, and an additional vote for each additional \$1,000 in excess of said sum.

The statement above outlined in brief sustains the strong and earnest efforts of the National Life Insurance company to supply what it claims, "the best insurance in the world."

MRS. MAYBRICK TO WED.

Reported That She Will Marry Secretary of Lecture Bureau.

Atlanta, Ga., Jan. 7.—Mrs. Florence Maybrick, the American woman who was released from an English prison a few years ago after she had been sentenced to life imprisonment for the poisoning of her husband, is about to marry again, it is reported. It is said she will marry Charles L. Wagner of Chicago, secretary of the lecture bureau under whose auspices she has been lecturing on her prison experiences.

Rich Man Weds Girl Who "Tagged" Him.

Schenectady, Jan. 7.—Nicholas I. Schermerhorn, millionaire descendant of one of the Dutch families that came to Schenectady 200 years ago, has married the comely nurse, Miss Margaret E. George of Glens Falls, who captured his heart last summer, when she "tagged" him on the day the Ellis hospital of this city had hundreds of girls out selling Red Cross tags for the benefit of the hospital.

ZELLER GUILTY OF MURDER.

He Is Convicted of Killing His Grandfather in Vineland, N. J.

Bridgton, N. J., Jan. 7.—Walter Zeller, the 16-year-old Vineland youth who with two companions is charged with the murder of Zeller's grandfather, William Reed, was convicted of murder in the first degree yesterday by a jury which had been out since Tuesday afternoon.

NEWS OF THE SOCIAL WHIRL

A "Sit on the Floor" Function the Last Cry.

COSTUME FOR TEA HOUR

Doggie's Jeweled Collar Must Match Madam's Gown—Fashionable Figure of the Moment—Conservatory on Wheels.

My Dear Elsa—Of all the fool functions that have come my way the "sit on the floor tea" is the latest and the most absurd. I know that you will agree with me perfectly in this opinion, and I am also confident that you never heard of a "5 o'clock" served in an American home with the Japanese stomp stunt as an accompaniment. Nobody else ever did, either, until last week, when Mrs. Van S. suddenly conceived the idea of entertaining "a few of her friends" in this unconventional and wholly uncomfortable fashion. As I am one of the elect, or select, it was my privilege to sample this latest addition to the already crowded list of freak feasts. Our hostess excused the enforced attitude of her guests upon the plea of the comfort and restfulness of the position. "It's so soothing to the mind to sit on the floor, my dear," she cooed. "One seems to cast off the cares and worries of life and to be a child again, ready to listen to fairy stories." Horrid creature! Soothing, indeed, to sit doubled up like a jack-knife in a sheath skirt measuring less than two yards around the bottom



DOWN-WORN BY ANNE TUBBELL IN "THE STRONGER SEX."

and to feel the seams of your gown and your temper giving way with every movement! And a beautiful and composing sight it was to observe our hostess, clad in Grecian drapery, built for the occasion, sink gracefully, a la fandangos Duncan, upon her cushion, while you felt and probably looked like a mechanical toy just run down.

I tell you there was murder in the hearts of the feminine guests on this memorable day and hour. Were there any men there? Certainly, my dear. Our amiable hostess corralled a few specimens to see the fall of the diabolical costume, but we all managed to present a smiling, tickled-to-death-of-yourself appearance. The only real fun I extracted from this "original affair," as the yellow journals dubbed it, was when Tom Sydam looked over at me with a wicked gleam in his eye and in an insinuating manner suggested to Mrs. Van S. that it would be no end of good sport for all of us to tell about the most uncomfortable experience of our lives. I was obliged to leave the happy band of "squatters" before my powers as a raconteur were tested; otherwise I might have begun my story with "once upon a time there was a woman who delighted in making people ridiculous for her own amusement"—but I'll spare you the rest of the narrative. Never again, though, a tea in the Japonaise for me. The physical effect is not unlike the aftermath of a too strenuous Turkish bath—osteopathic treatment and a first horseback ride combined. Still, if you want to be the talk of your town for a mo-

ment of space try a sit on the floor tea as a social rouser. Of course my coral broadcloth was a mass of wrinkles when I escaped from that function, and you remember what a love of a thing it is and how Mme. X. was almost crazy because she had to wait so long to have the braids and tiffon dyed to match the cloth. This maddening end of the season is perfectly maddening, and there are occasions when one wishes she had been born a savage so she could riot in a wild medley of colors. The dressmakers have sworn allegiance with the dyes this year, for the manufacturers have evidently not had a tip as to the favored nuances of the winter. Consequently, after exhausting trips through the shops, one is obliged to resort to the chemical process or be de mode. To return to our mutton, the Van S. certainly does feed her animals all right, and the cakes she handed with the cup that cheers—brownies, I think, she called them—were great, a concoction of chocolate batter mixed plentifully with chopped walnuts.

Do you know, dear, whenever I have enough money left from my allowance I'm going to establish—no, found; I reckon that's the word I want—a chair of common sense at one of the women's colleges. Why this generosity, this altruistic sentiment? I'll tell you. Yesterday afternoon to get the taste of that freak tea out of my mouth I dropped in at Sherry's to regale myself with a sip of the real thing served in a civilized style. When one feels in a hypercritical frame of mind there is nothing that satisfies this mental appetite more than a peep at the society menagerie as seen at this smart establishment. It is as interesting as a circus performance to go early and select a table where all the arrivals will be well viewed. And it was a sight fit to make the angels weep to see the women come in the other afternoon with their short waisted dresses, skirts that pulled around flippity flop with every movement, their skinnies, severely tight sleeves, big waists and all the amusing proportions of their headgear. Such an exhibition is calculated to inspire any properly balanced person with philanthropic tendencies and to make him want to do something "right away quick," as a German friend of mine says, to propagate the doctrine of common sense.

And I'm going to present Eleanor K. with a free scholarship, for not content with making herself look like a victim of the white plague by compressing her chest and contracting her shoulders to the point of emaciation, she also made that darling little black Pomeranian of hers an object of pity by adorning him with a collar of violet leather studded with amethysts. The dog was tucked under her arm, and if it had not been for this collar he might have been mistaken for her black lynx rug muff. It is of course important that you should know these canine ornaments are about two inches in width, and the stones, cut in cabochon style, are at least half an inch in diameter. To be smart, doggie's collar must match madam's gown.

As it is the correct thing now to drop the coat at any late afternoon affair and show the princess gown with thin yoke and sleeves, I had a splendid opportunity to study the newest creations. And mighty pretty were many of the costumes worn by stunning girls under their long fur coats. An attractive frock affected by a chic young matron had its long, clinging skirt of the finest wistaria colored chiffon broadcloth, while the entire bodice, as clinging as the skirt, was of velvet matching the cloth and beaded in self colored soutache. The guimpe was of net in the color of the velvet, but only the collar and a space of an inch or two below the base of the throat were transparent, the rest of the net being laid over gold lace. When this stunning creature left the room I saw that a long rodolite of cloth belonged to this costume. Don't have a white guimpe put in

For Coughs & Colds All Druggists

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Philo-Touché Drops

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Only One Way

Don't expect the stomach to do work it can't do. That is unreasonable. While you need help let Kodol do it for you. Kodol digests all the food and it's the only preparation that does

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There is only one way. It must have help. Don't expect it to do work it can't do. That is unreasonable. Help restore its ability to act for itself. It soon puts it in condition to do its work unaided. When that condition is reached—

You don't need help. You don't need digesters. You don't need Kodol.

But while you do need help let Kodol do it for you. Then note the physical improvement that only comes with perfect digestion. And perfect digestion supplies sufficient nourishment.

Kodol is not a cure—Nature alone cures. But Kodol assists the stomach by doing part of its work. Then nature completes its cure. A little help from Kodol makes the burden lighter and easier to bear.

There are tonic properties in Kodol that cause the stomach and whole system to respond. That is what you want. That's what you get in Kodol.

Lack of nourishment is not generally caused by lack of food. It is because you don't assimilate what you eat and because it don't digest.

Eat good food and all you want.

Don't avoid this nor that because it doesn't agree with you. That only shows the stomach needs help. If your appetite craves certain things your system requires them.

Here is where Kodol benefits you.

It not only digests the food you have eaten, but tones up and puts the stomach back to a healthy and normal condition.

As long as part of the food remains undigested, the stomach is not at rest. All food must be digested. Only part means that the stomach must go on working at an impossible task.

Some things are a partial help and do part of the work. But that is not enough. The part they do is not the most essential part. Just what they fail to accomplish is what is most required by the body. Part way will not do. "Part way" will never take you to a journey's end. All or none should be the demand.

That is why Kodol is so successful.

It digests all food as quickly as a healthy stomach will do it.

If it fails it costs you nothing.

Fairness cannot go further.

Our Guarantee

Go to your druggist today and get a dollar bottle. Then after you have used the entire contents of the bottle if you can honestly say that it has not done you any good return the bottle to the druggist and he will refund your money. We will then repay the druggist. This offer applies to the large bottle and to but one in a family.

The dollar bottle contains 2 1/2 times as much as the fifty cent bottle. Kodol is made at the laboratories of E. C. DeWitt & Co., Chicago.

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side and out, with heavy paper and blind the edges with passe-partout or cover with silk and finish with a guimpe. If paper is used, the collage pennants may be painted on the panels of the box or embroidered there if cloth has been put on.

A circular piece of leather carved in a block and lined border and with the circular central space filled with jewels in collage colors sewed on in a setting of carved circles and diamonds makes the handsome cover for a small penwiper.

Pipe racks can be made useful in almost any college man's room. An oblong shaped pasteboard curved and rounded off into irregularity of outline can be covered with burial in artistic shades. Three ribbon loops are arranged on it to hold three pipes. In the middle of the rack, at the top, embroder the emblem of the favorite secret society and on the lower part of the rack make a graceful arrangement of holly leaves.

Soft pillows, always acceptable, are best done in a material heavy enough to stand rather rough handling and must have the collage colors or be done in pennants, seals or insignia that pertain to the collage. Art cretonnes come in artistic colors and are a soft yet strong fabric.

Another good present is a scrap basket. Handsome ones can be made of large muff boxes covered with denim on which has been applied a shield of plain color. This must first be monogrammed with the college initial in the proper colors. Of course the denim will in its ground or its figure repeat one of the collage colors.

Pongee coats for lounging are the most comfortable of garments. The recipient's monogram in collage colors and small lettering makes one of these desirable to senior or sophomore.

If one can use a crochet or knitting needle handily, then a collage sweater can be evolved, one of the most useful gifts of the year.

Covers for rackets, bats, banjos and every other kind of case are usable to the college man, especially if his seal, flag or other insignia appears on them in embroidery.

Couch covers make sizable gifts and usually mean considerable hand work. Nothing can be handsomer, though, than one of the art cottons cross stitched with the seal in the center and with a broad fancy border.

A Laundry Book.

The clever girl who makes laundry books for presents selects a neat piece of paper for the leaves and cuts the double cover from red paper of a heavy variety, then ties the leaves together with red baby ribbon. Between the leaves of white paper are blue carbon paper slips, so that a duplicate copy is made when one marks off her laundry. This makes a handy booklet and one that would be appreciated by any woman who must send a list of laundry to her laundress and keep one herself.

All Bound.

A citizen of culture and poetic taste went to a public library and asked for Shelley's "Prometheus Unbound." He was rather taken aback when the librarian replied, with great hauteur: "We don't keep any unbound books in this library."

Missed It.

The prodigal son wrote the old man as follows: "I got religion the other day. Send me \$10." The old man replied: "Religion is free. You got the wrong kind."

The best part of beauty is that which no picture can express.—Bacon.

A Sarsaparilla Free from Alcohol